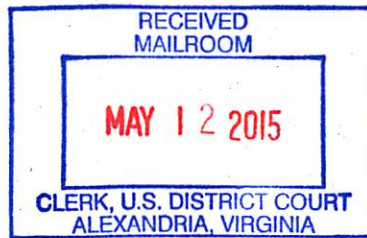


YOU CAN SEND THIS LETTER  
TO (E.O. VA) (DISTRICT) COURT, FOR A JURY TRIAL  
AT YOUR OWN COSTS, EXPENSES & INCOME  
AS SOON AS POSSIBLE, ETC  
THANK YOU



MAY 7, 2015

CAPITAL ONE 0% CHECK SETTLEMENT  
C/O DAHL ADMINISTRATION  
PO BOX 3614  
MINNEAPOLIS MN 55403-0614

RE: MURR V CAPITAL ONE BANK (USA) N.A.) WEST UNITED STATES  
CASE NO. 1:13-CV-1091 LMB/TCB  
(E.O. VA.)

RE: "REQUEST FOR EXCLUSION"  
LETTER TO THE CLAIMS ADMINISTRATOR  
SEE, ENCLOSED STATEMENT, RE: AS A  
SETTLEMENT CLASS MEMBER, THE  
EXERCISE & EXECUTION OF EXCLUSION  
FROM THE SETTLEMENT CLASS. SEE  
PG 2.

VICTOR CAPURSO  
RESIDENTIAL ADDRESS  
37-40 76<sup>TH</sup> STREET  
2ND FLOOR REAR ROOM  
NYC, NEW YORK, NYC  
LINE OF TRANSIT,  
TRANSPORTATION & TRAVEL  
COUNTY OF MANHATTAN  
NEW YORK MANHATTAN  
COUNTY, PREVIOUS  
QUEENS COUNTY,  
USA WITH, AMER-I-CAN  
STATES OF THE USA &  
OF THE U.S.A. WITH  
STATE OF NEW YORK  
N.Y., POST OFFICE  
JACKSON HEIGHTS, N  
11372,  
MAILING ADDRESS  
VICTOR CAPURSO  
PO BOX 720005  
JACKSON HEIGHTS,  
NY, 11372  
TELEPHONE NUMB  
347-6175317

PL 2

"REQUEST FOR EXCLUSION"

STATEMENT

I, VICTOR CAPURSO, AS A SETTLEMENT CLASS MEMBER, DO CHOOSE  
TO BE EXCLUDED FROM THE SETTLEMENT CLASS; SEE, CLASS NAME  
AND NUMBER;

MURR V CAPITAL ONE BANK (USA), N.A.

CASE NO. 1:13-CV-1091 LMB/TCB (E.D. VA.)

RE: LEGAL NOTICE

UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF VIRGINIA  
401 COURT HOUSE SQUARE  
ALEXANDRIA, VA 22314

ATTN: CLERK OF THE COURT

&

JURY OF THE COUNTY

&

FEDERAL GRAND JURY OF THE COURT

&

COUNTY, LOCAL & STATE JURIES & GRAND JURIES

RE: MURR V CAPITAL ONE BANK (USA) N.A.

CASE NO. 1:13-CV-1091 LMB/TCB (E.D. VA.)

& ALL PARTIES

E.G. UNITED STATES DISTRICT COURT JUDGE LEONIE  
M. BRINKEMA, AS IN CHARGE OF THE CLASS  
ACTION

RE: CLASS COUNSEL

EC: CLASS REPRESENTATIVES

PL 2

AC: CAPITAL ONE BANK (USA) N.A.

AND

DEFENSE COUNSEL & CLASS COUNSEL

I WANT TO THANK YOU FOR YOUR INVITATION TO PARTICIPATE IN THE ABOVE REFERENCED CLASS ACTION LAWSUIT & THE FINAL APPROVAL HEARING AS ESTABLISHED FOR JUNE 26, 2015 AT 10:00 A.M.. TO LET IT BE KNOWN THAT ON THIS HEARING DATE AND TIME, I MAY NOT CHOOSE TO APPEAR BY MYSELF & OR WITH COUNSEL, & I MAY NOT CHOOSE TO SPEAK AT THE HEARING. I CURRENTLY HAVE A CASE, INVOLVING CAPITAL ONE BANK (USA) N.A., IN PROGRESS, THAT IS A CLOSED CASE, & I AM IN RECEIPT OF ANY LOCAL NOTICE, FROM ANY OF THE COURTS MAINTAINING THE CASE, THAT I MIGHT BE A PARTY OR PARTIES. IN CONCERNING, THIS CASE, JOE MURR V CAPITAL ONE (USA) N.A., I AM GIVING NOTICE IN THIS EXCLUSION LETTER, TO ALL PARTIES, THAT I, VICTOR CAPURSO, WILL BE COMMENCING A NEW LAWSUIT, AGAINST CAPITAL ONE BANK (USA) N.A., & ALL PARTIES TO MURR V CAPITAL ONE BANK (USA) N.A., FOR MONEY DAMAGES & ENVIRONMENTAL PROTECTION, & CONSUMER-CREDIT CARD, PROTECTION, SUCH RELIEF, WILL BE OBTAINED BY A TRIAL BY JURY, THE EXERCISE OF DUE PROCESS & THE EXERCISE OF PROCEDURAL DUE PROCESS. YOU WILL BE NOTIFIED IF SUCH COMES TO PASS, & BE UNDER NOTICE, THAT IF THERE IS ANY THING THAT I CAN DO TO ASSIST YOU & YOUR LOCAL BUSINESS WITH CAPITAL ONE, PLEASE DON'T HESITATE TO NOTIFY ME, & I WILL DO MY BEST TO SETTLE YOUR DISABILITY. MY COURT OF RECORD REGARDING MYSELF & CAPITAL ONE BANK (USA) N.A., IS THE FOLLOWING: PLEASE TAKE NOTE.

JOE, PAGE 4

CONTINUED FROM PL. 2

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK  
U.S. COURT HOUSE  
500 PEARL STREET  
NEW YORK, NY, 10007  
ATTN: PRO SE OFFICE  
ROOM 210, ATTN PRO SE CLERK  
3 COURT BELOW  
TRIAL JURY

§

UNITED STATES COURT OF APPEALS & TRIAL COURT  
FOR THE SECOND CIRCUIT  
UNITED STATES COURT HOUSE  
FOLEY SQUARE  
NEW YORK, NY 10007

I WANT TO AGAIN THANK YOU FOR YOUR TIME & CONSIDERATION & I ASK THAT YOU ALL REMAIN SILENT REFERENCE TO MYSELF, VICTOR CAPURON, & THAT ALL DISPUTES & OR CONTROVERSIES, YOU MAY HAVE OR WILL HAVE IN THE FUTURE, WILL BE REMOVED TIMELY TO A COMPETENT, SKILLED & IMPARTIAL, FULL JURY 12 FEMALES REPRESENTING THE DISTRICT & 11 MALES, REPRESENTING THE STATE THEREOF, <sup>ALSO 18 TO 65,</sup> FOR A SPEEDY TRIAL, DISPOSITION & CONCLUSION BY SUCH IMPANNELED JURY, AT ALL TIMES, & ISSUANCE OF A SIGNED WARRANT, FOR WHICH I MUST ALSO OBEY, SUCH IS A FEDERAL & STATE, COUNTY & LOCAL CONSTITUTIONAL REQUIREMENT IN THE CURRENT. SUCH OF MY OWN COSTS, EXPENSES & INCOMES, AT ALL TIMES.

SEE  
ENCLOSURE  
2 PAGES  
TOTAL PAGES - 6  
IN THIS LETTER

Yours truly,  
Victor F. Capuron

**LEGAL NOTICE**

A federal court authorized this Notice.  
This is not a solicitation from a lawyer.

Para información en español, visite la página web,  
[www.CapitalOneZeroPercentSettlement.com](http://www.CapitalOneZeroPercentSettlement.com)

In the United States District Court  
for the Eastern District of Virginia  
Murr v. Capital One Bank (USA), N.A.  
Case No. 1:13-CV-1091

You received this card because Capital One's records indicate you used a 0% Access Check or No Hassle Check between August 1, 2008 and January 2, 2015. A class action lawsuit alleges that Capital One breached its contracts and violated consumer fraud laws and the Truth in Lending Act by requiring certain minimum payments and charging certain interest amounts on purchases after customers used the 0% Checks. Capital One denies all allegations and has asserted many defenses. A Settlement has been proposed.

FIRST CLASS MAIL  
PRESORTED  
U.S. POSTAGE PAID  
PERMIT 1316  
ST. CLOUD MN

CAPITAL ONE 0% CHECK SETTLEMENT  
C/O DAHL ADMINISTRATION  
PO BOX 3614  
MINNEAPOLIS MN 55403-0614

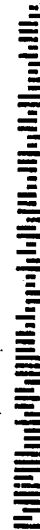


Postal Service: Please do not mark barcode  
Notice ID: 15917675



T76 001

VICTOR CAPURSO  
PO BOX 720005  
JACKSON HEIGHTS NY 11372-0005



Legal Notice

Legal Notice

**Am I a Member of the Settlement Class?** You are a Settlement Class Member if you used a 0% Check on your Capital One credit card in the United States from August 1, 2000, through January 2, 2015. If you received this Class Notice, Capital One's records indicate you are a Settlement Class Member and may be entitled to compensation from the Settlement.

**What Does the Settlement Provide?** At a minimum, Capital One will pay \$3,125,000 in Cash Awards. Capital One has also enhanced the disclosures for its 0% Checks and has agreed to pay the costs of Class Notice, settlement administration, Class Representative service awards, and Court-approved awards of Plaintiffs' attorneys' fees and costs not to exceed \$1,500,000. According to Capital One's records, you are a Category 1 Settlement Class Member with respect to Account(s) 6797.

You will automatically be sent a check for \$5.50.

**Your other options.** If the proposed Settlement is approved by the Court, any legal claim you may have against Capital One related to the Grace Period Effect or Payment Application Effect from the 0% Checks will be released. If you do not wish to be bound by the terms of the Settlement, you must exclude yourself by May 12, 2015. Or, you may formally object to the Settlement by May 12, 2015. Visit the Settlement Website for information on how to do so. The Court will hold a Final Approval Hearing on June 26, 2015 at 10:00 a.m. to decide whether to approve the Settlement and a request for attorneys' fees and costs of \$1,500,000 and awards of up to \$9,000 total to the Class Representatives. You may but do not have to attend the hearing.

To read a more detailed description of the terms of the proposed Settlement, the full Notice and the proposed Settlement Agreement, which more fully describes your rights, visit [www.CapitalOneZeroPercentSettlement.com](http://www.CapitalOneZeroPercentSettlement.com). You can also obtain more information or request that the detailed Notice be mailed to you by calling 1-855-853-4454.

